

SERFF Tracking Number: CAIC-127997701 State: Arkansas
Filing Company: Continental American Insurance Company State Tracking Number:
Company Tracking Number: 8389
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Notice of Non-Insured Benefits Endorsement
Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389

Filing at a Glance

Company: Continental American Insurance Company

Product Name: Notice of Non-Insured Benefits SERFF Tr Num: CAIC-127997701 State: Arkansas

Endorsement

TOI: H21 Health - Other

SERFF Status: Closed-Approved-
Closed

State Tr Num:

Sub-TOI: H21.000 Health - Other

Co Tr Num: 8389

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Sarah Thacker, David
Kelly

Disposition Date: 01/18/2012

Date Submitted: 01/18/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Notice of Non-Insured Benefits Endorsement

Project Number: 8389

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer, Other

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/29/2011

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Explanation for Other Group Market Type:
Union

Overall Rate Impact:

Filing Status Changed: 01/18/2012

State Status Changed: 01/18/2012

Deemer Date:

Created By: Sarah Thacker

Submitted By: Sarah Thacker

Corresponding Filing Tracking Number: 8389

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

January 18, 2012

RE: Continental American Insurance Company (CAIC)

SERFF Tracking Number: CAIC-127997701 State: Arkansas
Filing Company: Continental American Insurance Company State Tracking Number:
Company Tracking Number: 8389
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Notice of Non-Insured Benefits Endorsement
Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389
NAIC: 71730
FEIN: 57-0514130
Proposed Effective Date: On Approval
Domicile State Approval: SC 12/29/2011
Form: Notice of Non-Insured Benefits Endorsement

Form No.: CAI0039NNB

Dear Sir or Madam:

CAIC submits the form referenced above for your review and approval. This is a new filing and will not replace any other forms on file with your department. It will be attached to the Master Policy for all policies issued.

We are filing our Notice of Non-Insured Benefits Endorsement, which discloses that CAIC may offer or provide goods, services (such as enrollment services and payroll or plan administration services), and/or third-party provider discounts. We may offer or provide these goods and services to people who apply for CAIC coverage or who become insured by CAIC.

This Endorsement will accompany all existing product filings by endorsing the Master Policy. CAIC products are marketed on a voluntary, payroll-deduction basis to employer groups and union groups in accordance with your state guidelines.

The Endorsement outlines the kinds of non-insurance-related products and services that CAIC may offer or provide to insureds or applicants. It also clarifies that the third-party providers are liable to applicants/insureds for these goods, services, and third-party provider discounts. Please note: This Endorsement does not affect CAIC product rates.

Thank you for your consideration. If you have any questions, please contact Sarah Thacker at 888.730.2244, Ext. 4512 or at CompanyCompliance@aflac.com.

Sincerely,

James J. Hennessy, AIRC, ACP, CCP
Vice President, Compliance
/set

Company and Contact

Filing Contact Information

SERFF Tracking Number: CAIC-127997701 State: Arkansas
Filing Company: Continental American Insurance Company State Tracking Number:
Company Tracking Number: 8389
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Notice of Non-Insured Benefits Endorsement
Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389

Sarah Thacker, sthacker@caicworksite.com
2801 Devine Street 803-461-4512 [Phone]
Columbia, SC 29205

Filing Company Information

Continental American Insurance Company CoCode: 71730 State of Domicile: South Carolina
2801 Devine Street Group Code: Company Type: LAH
Columbia, SC 29205 Group Name: Continental Amer Ins State ID Number:
Co
(803) 256-6265 ext. [Phone] FEIN Number: 57-0514130

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 policy rider = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental American Insurance Company	\$50.00	01/18/2012	55549737

SERFF Tracking Number: CAIC-127997701 *State:* Arkansas
Filing Company: Continental American Insurance Company *State Tracking Number:*
Company Tracking Number: 8389
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: Notice of Non-Insured Benefits Endorsement
Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/18/2012	01/18/2012

SERFF Tracking Number: CAIC-127997701 *State:* Arkansas
Filing Company: Continental American Insurance Company *State Tracking Number:*
Company Tracking Number: 8389
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: Notice of Non-Insured Benefits Endorsement
Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389

Disposition

Disposition Date: 01/18/2012

Implementation Date:

Status: Approved-Closed

HHS Status: Not Reported

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CAIC-127997701</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Continental American Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>8389</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>Notice of Non-Insured Benefits Endorsement</i>		
<i>Project Name/Number:</i>	<i>Notice of Non-Insured Benefits Endorsement/8389</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Notice of Non-Insured Benefits Endorsement	Approved-Closed	Yes

SERFF Tracking Number: CAIC-127997701 State: Arkansas

Filing Company: Continental American Insurance Company State Tracking Number:

Company Tracking Number: 8389

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Notice of Non-Insured Benefits Endorsement

Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389

Form Schedule

Lead Form Number: CAI0039NNB

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 01/18/2012	CAI0039N NB	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Notice of Non- Insured Benefits Endorsement	Initial		40.000	CAI0039NNB Notice of Non-Insured Benefits Endorsement 110711.pdf

[Aflac.]

CONTINENTAL AMERICAN INSURANCE COMPANY

[2801 Devine Street, Columbia, South Carolina 29205
800.433.3036]

NOTICE OF NON-INSURED BENEFITS ENDORSEMENT

This Endorsement is added to and part of the Certificate to which it is attached.

From time to time, Continental American Insurance Company (CAIC) may offer or provide goods and/or services that are not related to insurance. These goods and services, which could be offered or provided to some people who apply for CAIC coverage or become insured by CAIC, may include (but are not limited to) the following:


- Enrollment services
- Educational services
- Benefit statement services
- Payroll or plan administration services

The services listed above will fall under the same benefit plan that includes or is related to the applicable CAIC coverage, individual wellness programs, and related services.

In addition, CAIC may arrange for third-party service providers (such as pharmacies, optometrists, dentists, and accountants) to provide discounted goods and services to people who apply for CAIC coverage or who become insured by CAIC.

Though CAIC has arranged these goods, services, and/or third-party provider discounts, the third-party providers—**not CAIC**—are liable to applicants/insureds for these goods and services. CAIC is not responsible for providing the goods and/or services, nor is CAIC liable to applicants/insureds for the negligent provision of these goods and/or services by third-party service providers.

Signed for the Company at its Home Office,

[]

Eugene C. Sorrel, President

For assistance or information about this notice, call 800.433.3036.

SERFF Tracking Number: CAIC-127997701 State: Arkansas
 Filing Company: Continental American Insurance Company State Tracking Number:
 Company Tracking Number: 8389
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: Notice of Non-Insured Benefits Endorsement
 Project Name/Number: Notice of Non-Insured Benefits Endorsement/8389

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	01/18/2012
Comments:		
Attachment:		
CAIC Readability Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	01/18/2012
Bypass Reason: Please note that the previously-approved applications for each product would be used.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	01/18/2012
Bypass Reason: This is a group product rider.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	01/18/2012
Bypass Reason: Please note that since this is merely a simple endorsement to multiple policies, an outline of coverage is not needed.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	01/18/2012
Bypass Reason: This is not PPACA-related.		
Comments:		



READABILITY CERTIFICATION

I, James J. Hennessy, hereby certify that the following forms have the following readability score as calculated by the Flesch Reading Ease Test:

Form

CAI0039NNB

Readability Score

40*

* Readability score is achieved when document is scored with Master Policy and Certificate

Digitally signed by James J. Hennessy,
AIRC, ACP, CCP
DN: cn=James J. Hennessy, AIRC, ACP,
CCP, o=CAIC, Aflac Group, ou=Vice
President, Compliance,
email=jhennessy@caicworksite.com, c=US
Date: 2012.01.18 11:24:45 -05'00'

James J. Hennessy, AIRC, ACP, CCP
Vice President, Compliance
Continental American Insurance Company

January 18, 2012

Date